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REMARKS

Applicant has carefully reviewed the Office Action dated January 18, 2005. Claims 1-20 are pending in this application. Claims 21-24 have been withdrawn. Applicant has amended Claims 1 and 11 to more clearly point out the present inventive concept. Reconsideration and favorable action is respectfully requested.

Claims 1-20 stand rejected under 35 U.S.C. §112, second paragraph, as being indefinite. The Examiner has referred to the language added in the last *Amendment* which indicates that the personal account information "contains" value information relating to vendors that previously had been commercially related with the user but this has been amended to utilize the language "is accompanied by." This refers to the fact that not only is the personal account information returned, but also other routing information as to previously visited sites. Applicant believes that this amendment clarifies the language and overcomes the 35 U.S.C. §112 rejection, the withdrawal of which is respectfully requested.

Claims 1-5, 7-15 and 17-20 stand rejected under 35 U.S.C. §103(a) as being unpatentable over a combination of *Rhoads* and *PacTel* and in view of Official Notice. This rejection is respectfully traversed.

Applicant has discussed the *Rhoads* reference and the *PacTel* reference in prior responses. None of these references returned both personal account information and the additional information of various routing information to vendors that had previously been commercially related with the user. As such, Applicant respectfully requests withdrawal of the 35 U.S.C. §103(a) rejection with respect to the rejected claims.

Claims 6 and 16 stand rejected under 35 U.S.C. 103(a) as being unpatentable over *Rhoads* and further in view of *PacTel* and further in view of *Reynolds et al.* This rejection is respectfully traversed as these are dependent claims and do not cure the rejection of the above-noted independent claims. Thus, the withdrawal of this rejection is respectfully requested.

AMENDMENT AND RESPONSE

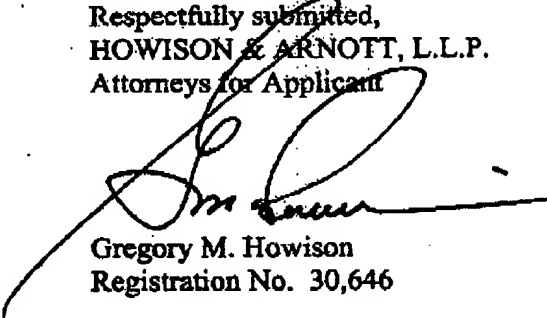
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Applicant has now made an earnest attempt in order to place this case in condition for allowance. For the reasons stated above, Applicant respectfully requests full allowance of the claims as amended. Please charge any additional fees or deficiencies in fees or credit any overpayment to Deposit Account No. 20-0780/PHLY-25,341 of HOWISON & ARNOTT, L.L.P.

Respectfully submitted,
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